

**Amendment**

In response to the March 21, 2005 Patent Office Action, please amend the above identified Application as follows:

**Amendments to the Specification**

[0063] Figures 7 and 8 show the operation of server 50 in carrying out the Pay function. At step 150 server 50 determines if the user is a client and, if not, goes to an appropriate error routine at step 151. (Preferably only clients of the trusted third party will have access to the Pay function as well as certain other functions as described below.) Otherwise, at step 152 server 50 encrypts and downloads a request for the amount of payment to device 10 and waits at step 154. Then at steps 156 and 160 server 50 requests reentry of the amount and at step 162 confirms the amount or goes to an appropriate error routine at step 164.